

WORDS OF WELCOME FOR THE AMERICANS

Arrival of Secretary Straus and Party in Honolulu Creates Much Interest.

CUPID PLAYS HIS PRANKS

Couple Who Meet for First Time on Shipboard Married on Arrival.

BY MISS CARRIE THOMAS, Honolulu, Hawaii.

Honolulu is accustomed to celebrities. For years men of science and learning have come to these islands as a Mecca for their investigations and labors, while Oriental potentates and Western globe-trotters have found in them rich mines of interest and amusement.

Nevertheless, when the Siberia carried on her decks such names as Secretary of Commerce and Labor Straus, his wife, son and private secretary, Mr. and Mrs. Nicholas Longworth, Governor and Mrs. Carter, returning from their mainland vacation; Justice McWilliam, and Mrs. Carter, who were on her way to the mainland, and Governor-elect Frar as chief Justice, Mr. J. G. Wooley, the noted temperance advocate, and Captains O. P. Bolles and J. K. Buiger, United States inspectors of hulls and boilers, her arrival aroused interest to the verge of enthusiasm, and it was a pretty lively dock that greeted the expected notables in the early morning of July 31st.

The Siberia is a great boat. She and her twin sister, the Manchuria, are the largest ships that ply the Pacific. She brought a large list of passengers, a week's mail that had accumulated at San Francisco, and merry Cupid, who did some effective work on the ship, as the following incident will show:

Cupid Plays His Pranks.
Among the passengers were Assistant-Surgeon Andre E. Lee, a lieutenant in the United States Navy, on his way to Manila, and Mrs. Lee, who was on her way as a representative of the syndicate of magazines to write sketches of life and incidents in the Far East.

Mrs. Butler is said to be one of the handsomest women in America. Her portrait appeared recently in one of the New York magazines as a type of American beauty.

The two met for the first time on the steamer, and a wedding, which took place on their one day in Honolulu, was the final termination of their seven days of close fellowship on board.

Governor and Cabinet Officer Given Salute.

Although the good ship Siberia had been sighted about 5 in the morning and the whistle blown to announce her arrival, it was nearly 8 before the big guns of the local military were discharged seventeen times in honor of the returning Governor and the members of the President's Cabinet.

Such an unusual salutation, not heard since the arrival of the first bunch of Congressmen months ago, even aroused the Oriental and Hawaiian population, and their strolling pace was quickened into a slow run which is a sight rare to see in this part of the world, especially among the sons of the dusky race.

Up lined up on the Hackfeld wharf were three companies of the National Guard of Hawaii, and as Governor and Mrs. Carter motored down between the soldier boys, he received a salute as befitting his position.

Longworths Attract Attention.
In spite of the large number of notables on board, it must be confessed that the greatest interest was centered around a small group on the upper deck composed of Governor and Mrs. Nicholas Longworth and Secretary Atkinson, who had gone out in a launch to greet the party.

Mr. and Mrs. Longworth are not strangers in Honolulu, having had a most delightful time here during their courtship days, when they were both members of the famous Taft party on its way to the Philippines. It is the remembrance of that day, with its surf riding and other delights, that has brought them back again to enjoy at leisure the Paradise of the Pacific.

Mrs. Longworth is a woman of an unusual type, and could not be recognized from her pictures, which fail to reveal her coloring. Her hair is a fine auburn, eyes blue and complexion fair and rosy. She is mature for her years, and has the manner and poise of a woman. Accustomed to being in the limelight, she met the eyes of the curious spectators at the wharf without embarrassment, and yet without business.

Mr. Longworth could at once be picked out as a man of the world, and was somewhat sporty in appearance, with his hat a little to one side as he smoked his cigar.

Mr. and Mrs. Longworth's Wishes for Quiet Respected.

It has been universally recognized that Mr. and Mrs. Longworth are here for rest and quiet, and the Honoluluans have been kind enough to let them have it. Aside from two or three small private dinners and Governor Carter's reception to Secretary and Mrs. Straus and themselves, they have been allowed to remain unmolested at their seaside cottage, where they enjoy the surf at will. Motoring over these beautiful streets has been a pleasant pastime.

A quite serious accident occurred a few nights after their arrival. Mr. Walter Dillingham, Governor Carter and the Governor's brother-in-law, Mr. Galt, together with the Straus party and a number of ladies, were running along in their autos at a pretty lively rate, when Mr. Dillingham alighted from a car and started to run across the street to his home.

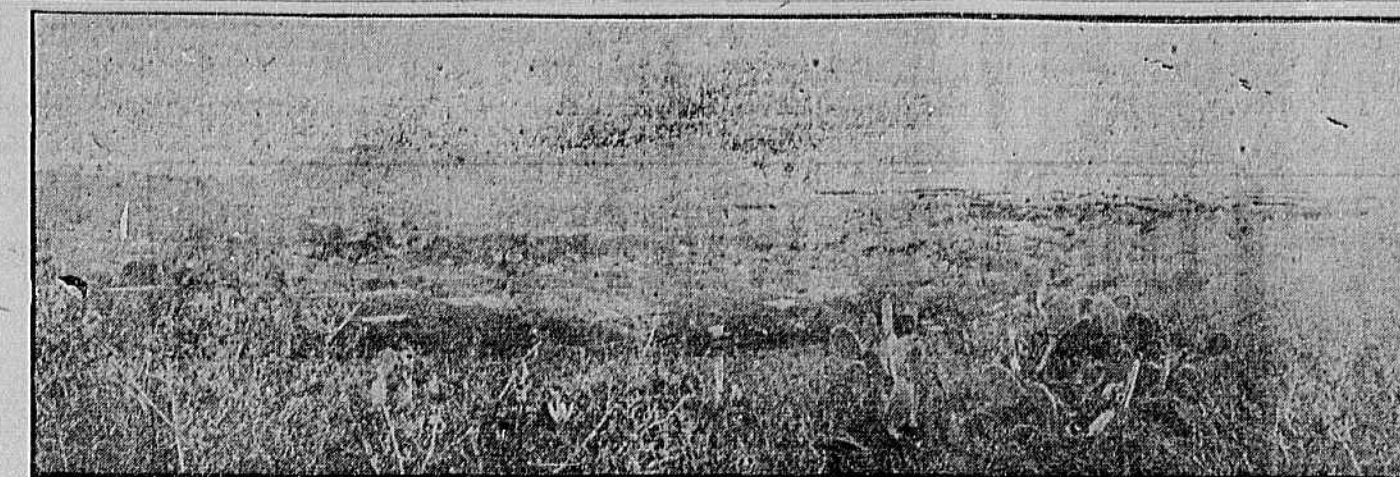
He was struck by Mr. Dillingham's machine, and was quite seriously hurt. The identity of the lady accompanying Mr. Dillingham was carefully concealed. The papers clearly intimated that the lady must be Mrs. Longworth, and it is said, the rumor was cable to the coast. The President's daughter's eyes are said to have snapped when she

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PUNCH ROW AND PART OF HONOLULU AS SEEN FROM EASTERN SHORES.

HOW THE POOR ARE ROBBED BY THE FINANCIAL FRAUDS

The "Signs" by Which Those Familiar With Their Operations Recognize Their Fraudulent Character.

BY GEORGE B. CORTELYOU, Secretary of the Treasury.

There is no work under the jurisdiction of the United States Post-Office Department which presents more difficulty to its officials than the administration of the law relating to the detection and suppression of the swindlers who use the United States mails to prosecute a guerrilla warfare upon the people of this country—and especially upon those whose industry and thrift have enabled them to put by a little surplus against the inevitable "rainy day."

I have been asked to say a few words on the subject of financial frauds that operate through the mails, and take pleasure in responding to such a request in the hope that what I shall say may have the effect of preventing some hard-working and thrifty person, who has been misled by the "signs" of fraud, from falling a ready prey to the hundreds of swindlers who are living by their wits and making fortunes from honest but credulous individuals.

Perhaps the most important thing to the possible victim is to know what are the most common characteristics of fraudulent schemes—the "signs" by which those familiar with their operations recognize their fraudulent character.

Watch Excessive Profits.
One of the earmarks in the promise of excessive profits or dividends; another is the actual payment of excessive dividends—at the start! One of both of these features invariably accompany all such schemes. And in the days when frauds in the mail were common, the spoils of the people's savings is almost as keen as it is in legitimate lines of business, the throwing of bait in the form of several large monthly dividends has come to be regarded as a practical necessity. There was a time when the mere promise of a liberal response, to-day the use of "dividend bait" is regarded as a necessary and highly profitable investment on the part of those who wish to secure the largest possible returns.

In great "Fund W" swindle, operated in Chicago in the early nineties, may be cited in illustration of the type. It is especially typical, not only because of its immense success, but because it has apparently succeeded in the model of many other swindles that have been based. It is true that many, perhaps most, of the present-day schemes are seasoned with the "investment" flavor, rather than that of speculation, but the principle of the operation and appeal is the same. This is the way in which the historic "Fund W" was worked:

Under the name of "Fleming & Merriam's Mutual Co-operative Fund W," an appeal was made to the people to send their money to the purpose of creating a "great centralized fund," to be used in speculative operations in grains, provisions and stocks on the Chicago Board of Trade and the Stock Exchange, the emphasis being placed on the opportunities offered by the Board of Trade.

Their Catech Plea.
In all the printed matter put out by these clever swindlers the plea was substantially this: "The great fortunes of the 'kings of the pit' have been built up because these men had the wit enough to swing the market their way; there has been no guesswork, no chance, no gamble about it, for they had the ready money with which to back their gigantic deals. They knew the irresistible power of great capital in one controlling hand, and were able to make the whole country of smaller speculators, whose capital, although immense in the aggregate, was under scattered control, pay tribute to them."

"It is time the common people, the small speculators, learned this trick of the captains of industry, concentrated their scattered capital in one irresistible body, placed it in capable and expert hands, and recovered from the kings of the pit some of the millions which have been contributed to these swollen fortunes."

"Your available money, added to that of thousands and tens of thousands of other small speculators, will form a centralized fund of proportion which will dwarf the available money of the biggest speculator who ever operated on the Board of Exchange. The manipulation of the market by the means of this huge fund will be based upon the investigations of a corps of the shrewdest and most capable crop and market experts of the country, for the huge proportions of the fund itself and the profits at stake not only render the employment of the best talent necessary, but also easy, as the proportion of the expense to the aggregate profits will be trifling."

"For purposes of convenience we have placed shares in this great 'Fund W' at ten dollars. If you send me \$100 you will get the profits on ten shares from the moment your remittance is received. If a thousand dollars, the profits on 100 shares."

How Dividends Were Paid.
This is the gist of the appeal which went out to the cities, towns and farms of the country. The response was instantaneous and enormous. Although the scheme was in operation only a few months, it took in over \$2,000,000. In the mails of the day on which Post-Office Inspector Stuart, of Chicago, enforced the fraud order against this swindle more than \$15,000 in post-office money orders alone was received at the "Fund W" office. The check-books of the concern showed that this money, with that received in other forms of remittance, was to be used



GEORGE B. CORTELYOU.

to pay a "dividend" amounting to \$20,000. A further examination into the affairs of the swindle established the fact that the current receipts from victims were used right along to pay dividends, without any regard whatever to the amount of the dividends. Some of the dividends were paid in cash, some in the form of "investments" in the form of "dividends" were put out where they would do the most good in stimulating those who received them to increase their "investments" and to spread the news of this quick and easy road to wealth among neighbors and friends. Some of these so-called monthly dividends amounted to more than twelve per cent.

Here was actual fulfillment, not promise! When the victims cashed those "dividend checks" and found that they were honored, any misgivings they had harbored disappeared, and they felt that their financial future was more than assured. They showed these remittance letters to the friends they wished to favor and this process multiplied the victims in a cumulative ratio, besides drawing a big increase of "investments" from the original victims. Of course, the number of the earlier victims was very small in comparison with the crop which this cumulative process of culture developed when once the effect of the stimulant was realized from a broad territory. Therefore, it mattered little if the first or original crop of victims received a total of "dividends" amounting to their original investment with a good profit added. So long as new victims were sent to the head of the department mail and the older ones added to their speculative contributions the "dividend" game could be played with impunity.

Anxious to Get In.

"Investors" by the tens of thousands poured an ever-increasing volume of money into the treasury of this infamous get-rich-quick swindle, and when the Post-Office Department shut down the iron gate of the fraud order, thousands of angry letters of protest were sent to the head of the department at Washington. These protests demanding the inspector's removal were so strong and carried evidence of actual profits so plausible that the post-office inspector was summoned to Washington to explain the situation. The only explanation which he made or needed was to make was to produce the proofs that the concern had been paying "dividends" from moneys received as investments, not from profits actually earned. He was told to go back to his work. Subsequently the case was turned over to the Department of Justice for criminal prosecution, and the men in the swindle—or at least some of them—were convicted and sent to the penitentiary.

There Are Many Others.
But the work of these swindlers has lived after them in thousands of other schemes fashioned on the pattern of the "Fund W" in every essential feature.

Of course variations in almost infinite number have been devised, and some of them possess a degree of refinement which makes their likeness to the original difficult to distinguish. But the possible investor will do well to consider that the actual payment of or the promise to pay an excessive rate of return is sufficient ground for the suspicion that the scheme is questionable and should be sifted to the bottom before any money is put into it.

This nation has enjoyed a long period of unexamined prosperity. As a result, thousands of men who a few years ago were either poor or only moderately well-to-do have become comparatively wealthy and have made more money than they need in the operation of their regular businesses. In fact, there is a great multitude of these new capitalists who have retired from their former occupations to live on their money. The millionaires of a few years ago have become multi-millionaires, and the working people have prospered and saved a surplus.

This means that everywhere there is an accumulation of capital seeking investment at reasonable rates, and the man who has a proposition which is essentially sound has only to make proof of this fact in order to command all the money needed when the enterprise requires millions or only thousands.

Practice Means Confession.
He has no need to deluge the mails with circulars and form letters making appeals to "the people" to come in with their savings. He can get the money from a few capitalists with less trouble than is required to write one set of circulars and form letters. And he does not have to promise "big monthly dividends" or anything of the kind. Capital is not plentiful when it is secure; semi-annual or quarterly dividends will answer its purposes very well, and it is generally suspicious of anything which promises an extravagant percentage of return.

In view of these facts there is but one conclusion to be drawn. The investment enterprise which has to conduct a house-to-house campaign, by means of the United States mails, or

Suppression of the Swindlers Who Use the Mails One of the Most Difficult Problems of the Post-Office Department.

CIGAR EMPORIUM OF THE UNIVERSE

Tampa, Fla., Claims to Beat the World in Manufacture of Smokers.

TAMPA, FLA., August 31.—Tampa may now be said to be the cigar-making emporium of the world. Twenty years ago Tampa was an obscure town of four thousand inhabitants, and today her population is sixty-five thousand. She has ninety-nine high-class cigar factories, employs in the cigar industry 16,728 men and women, and the internal revenue report shows that in 1906 Tampa manufactured 277,622,000 clear Havana hand-made cigars, valued at \$23,750,000, which is more than were made in the same period in the city of Havana and the whole island of Cuba and Key West put together. This year the output of cigars will be 300,000,000 greater than the output of 1905. Each Spanish-made Tampa cigar bears the label-guarantee of the Chamber of Commerce. We do not manufacture machine-made cigars. All are made by hand in the old-fashioned Spanish way, as will be shown in Tampa's pavilion at the Tobacco Show, soon to take place at Madison Square, in New York. It may be that a part of this exhibit can be transferred to the Virginia State Fair.

MANY IN ONE.
Land and Lumber Company To Develop Several Industries.

BOLTON, N. C., August 31.—The Waccamaw Land & Lumber Company, of Wilmington, owning 210,000 acres of timber land near Bolton, is preparing to develop its property, and will build lumber mill equipped with two band saws and a gang or resaw, with daily capacity of 150,000 feet; a planing mill; dry kiln; shingle mill; machine and blacksmith shop; 30,000-gallon tank and 500,000-gallon reservoir in connection with a system of water-works. The water supply is to be obtained from a well with daily capacity of 500,000 gallons. A two-story office

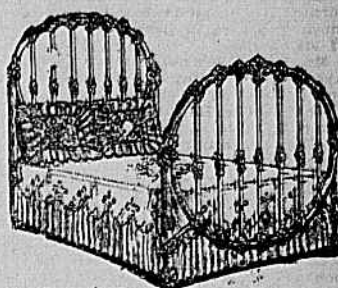
FURNITURE
For Every Room in the House

Examine our parlor suites, look at the coverings, ask the prices, they are convincing. Lots of odd pieces, Settees, Arm Chairs, Leather Rockers, all new styles, Gilt Chairs.

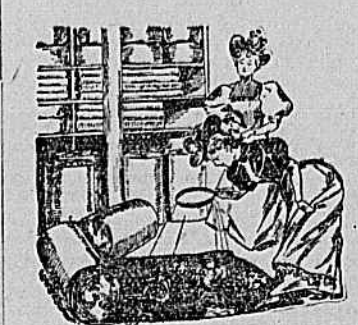
Chamber Suites; we are showing the newest fall styles; mahogany, walnut and oak. We have a nice stock of Chiffoniers to match.

Newest Patterns in Iron Beds

The designs are all new, they are the prettiest we have ever shown. Iron Beds, with springs and mattress complete, like this, only \$16. We have others at \$6 to \$45.



We are agents for the National and Victor Felt Mattresses. Nothing better has ever been used to get rid of that tired feeling. Majestic, National, Twentieth Century, all steel, no wood, the best springs that can be bought. Feather Pillows, \$2 per pair.



Carpets

The largest stock that has ever been shown in any store. It won't be long before you will be interested. Let us show you our stock.

Let us show you the fine Wiltons and Axminsters that we lay on your floor at \$1.35 per yard. Handsome Rugs, 9x12 feet, best tapestry, \$18. Others at \$15 to \$45.

Rothert & Co. FURNITURE, CARPETS, STOVES. FOURTH & BROAD STS., RICHMOND, VA.

building is to be erected, 40-room hotel and also a number of cottages.

Glanmoran Enlarges.
LYNCHBURG, VA., August 31.—The Glanmoran Pipe & Foundry Company has secured a permit to erect a brick and concrete addition to its foundry building costing \$4,800 and for steel and iron sheds, with iron roof, costing \$1,500. The work will be commenced at once.

SALEM'S NEW ENTERPRISE.
Glass Bottle Factory To Turn Out Big Product.

SALEM, VA., August 31.—The Cooper Glass and Silica Company has been incorporated here with \$200,000 capital stock. The officers are: President, T. H. Cooper; Vice-President, L. A. Scholz; Secretary, Henry Scholz; Treasurer and General Manager, E. S. Barnitz. The company will erect and equip a metal building, 1,500 feet, at cost of \$50,000, will manufacture glass bottles, 300 gross daily.

Delaware Peaches High.

DOVER, DEL., August 31.—Delaware peaches broke all records yesterday, 1,500 baskets delivered at Cheswood averaged \$2.00, while the highest price ever paid, \$2.00, was received by Henry Dulaney.

Hosiery Company Incorporated.

ASHESVILLE, N. C., August 31.—J. F. Wilson, F. S. Wilson and L. B. Stillwell are the incorporators of the Skyland Hosiery Company, of Flat Rock. Hosiery and other knit goods will be manufactured. The capital stock is \$20,000.

IDLEWOOD AMUSEMENTS



The snow in the open-air theatre—a handsome pyrotechnic display—will be given in the various contests to be held. On and after to-morrow, should the weather be unfavorable, or rainy, the regular stadium performances will be put on in the big skating rink.

The attendance at Idlewood has been increasing steadily of late and the last few weeks of the present season will doubtless be the most successful of the season.

Skating Rink.
Next week's bill at the Idlewood Skating Rink will be one of the most attractive rink acts ever seen here. A

delectable surprise is in store for the rink patrons and with the many other attractions there another successful week is assured.

Three films of the very latest and newest in moving pictures will be shown while full supplies of new music will be on hand. On Friday night the usual program will be held. Five of the fastest skaters among the locals skaters, and who has made quite an enviable reputation as a speed-maker, is after Johnny Brent, the local champion for a one-mile contest, and it is possible this match will be pulled off on Friday night. In addition to other special features for this occasion.